

EXHIBIT O



OCWEN

Ocwen Loan Servicing, LLC
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2/1/2013

Robert Gacuta
3920 Dundee Rd
Northbrook, IL 60062-2126

RE: LOAN NUMBER: 7130563187

Dear Mortgagor(s):

Cook County is assessing an additional fee to enable us to remit payment on your real estate taxes from your escrow account. Since the last day to pay your tax bill(s) without penalty is March 1, 2013, we need your immediate assistance.

When you receive your real estate tax bill(s), please immediately forward it in the enclosed postage prepaid envelope, along with this letter, to Cook County Tax Bill Processing P.O. Box 961241, Fort Worth, TX 76161-9845 so that we can pay the bill(s) on your behalf from the funds collected in your escrow account. Take a moment to verify that your loan number is printed on the front of the bill and if not, please write it on the record portion of the bill(s) rather than the payment portion.

If you own more than one property with the above referenced loan number, please provide a bill for each parcel (including garage units and/or parking spaces).

We must receive your bill(s) no later than February 13, 2013. If the tax bill is not received by that date we will still remit payment on your real estate taxes from your escrow account, but we reserve the right to assess your account for any additional out-of-pocket costs we may need to incur, to the extent permitted by your mortgage loan documents. This may include, but is not limited to, a \$6.00 dollar (per parcel) charging for obtaining a duplicate tax bill.

If you have already paid the real estate tax bill, please complete the information below, sign and return this letter to avoid duplicate payment from your escrow account:

Bill Paid to: _____ Date Paid: _____

Property tax id: _____ Amount Paid: _____

Signature: _____

Thank you in advance for your cooperation.

Sincerely,

Mortgage Tax Department